

EXHIBIT 6

EXHIBIT 6

Account #1670-005860 -- Impulse Telecom

Wilson, Brian

Balance: \$0.00

Current Schedule Date/Time: 03/14/2009 12:00AM

Plaintiff EXHIBIT 2
 WITNESS Duane Christy
 DATE August 11, 2009
 Ellen A. Goldstein, CCR 829

Activity				
Note	Date/Time	Collector ID	Code	Note Text
12/15/2008	3:37PM	1	RA	Account Inactivated
12/15/2008	3:37PM	1	RA	Status Code Modified (Cec -> Cro)
12/15/2008	3:37PM	1	RA	This Acc Is Going Forward With Dt Suing Us Inactivated
12/10/2008	5:03PM	1	RA	Requested Experian Deletion
12/10/2008	5:03PM	1	RA	Requested Trans Union Deletion
02/22/2008	3:48PM	103	DA	Account Flagged As Disputed.
02/22/2008	3:48PM	103	DA	Received E-oscar Dispute 18526432600201001n040:account Involved In Litigation. Provide Or Confirm Complete Id And Verify All Account Information. Df Contact Number: () -
02/13/2008	10:31AM	799	LA	Received Telephone Call And Email From D's Attorney. Will Review With Duane.
01/25/2008	2:47PM	99	LA	Review W/attny
01/25/2008	2:46PM	1	RA	Info Again To Legal
11/21/2007	11:16AM	1	RA	Info To Kristy To Update Case
11/21/2007	11:16AM	99	LA	Review W/1
11/06/2007	5:47PM	799	LA	Rev.
09/04/2007	8:14AM	103	EO	Responded To E-oscar As Valid 0437553147001 1 : Not His/hers. Provide Or Confirm Complete Id.
08/29/2007	9:26AM	103	EO	Responded To E-oscar As Valid 17718707900201001n 1 : Not His/hers. Provide Or Confirm Complete Id.
08/06/2007	4:12PM	430	RC	E-oscar Control # 1479024778001 112:claims Inaccurate Information. Provide Or Confirm Complete Id And Verify Account Information
~		423	RA	Itemized Bill Media Scanned
07/27/2007	9:17AM	99	RA	Legal File Media Scanned
07/27/2007	7:54AM	99	LA	Scanned Iz//forward All Documentation To Attny
07/26/2007	5:59PM	99	RA	Itemized Bill Media Scanned
07/26/2007	5:56PM	423	TC	Client Is Faxing Ocer All Info On Account
07/25/2007	11:10AM	99	LA	Requesting All Documentation To Client Services Per DC
07/25/2007	9:44AM	1	RA	First Name Modified (Brain -> Brian)
07/25/2007	8:28AM	1	RA	Rec'ed Law Suit Cbr Damages Claims Not Dt
07/25/2007	8:27AM	1	TA	Debtor Info (1007 -> 1)
01/16/2007	2:23PM	83	RA	No Reason 4 Hold.
01/16/2007	2:23PM	83	RA	Dls On Hold Removed
01/09/2007	10:20AM	83	RA	No Reason 4 Hold.
01/09/2007	10:20AM	83	RA	Cbr On Hold Removed
09/06/2006	1:48PM	42	DA	.
09/06/2006	1:47PM	42	EO	Responded To E-oscar As Valid
08/31/2006	9:19AM	42	RA	Dls On Hold (60 Days): Poss Dispute
08/31/2006	9:18AM	42	RA	Cbr On Hold (60 Days): Poss Dispute
08/31/2006	9:17AM	42	FM	Dtr Stated In E-oscar This Company Has Refused To Respond To My Written Dispute Of This Debit And Request For Proof/details Of The Debit.
08/31/2006	9:17AM	42	DA	Recieved E-oscar Dispute
06/26/2006	10:55AM	421	FM	Fwd To Ckuent
06/23/2006	7:49AM	17	TA	Debtor Info (8 -> 1004)
06/22/2006	5:43PM	4001	FU	17 -- Pls Move To No More Ph Contact Que/ Dbter Put Us Oin Verbal C & D
06/22/2006	5:42PM	4001	FU	421 -- Debtor Called Demands Proof Of Dbt/ Dispute In Media Pls Send Iz To Dbters Addrs
06/22/2006	5:41PM	4001	TA	Ta (128 -> 8)
06/22/2006	5:36PM	4001	RA	Home Phone Put On Notice

06/22/2006 5:36PM 4001 RP Dtr Called / Refuses Pymt / Says Hes Putting Us On Notice And Dsnt Want Anymore Phone Calls To His # And Wants All Communications In Writing
06/22/2006 5:35PM 4001 CON Inbound 7028383146
06/22/2006 9:26AM 0 AAM {ivr Outcall} 8383146 Answering Machine.
06/19/2006 11:04AM 0 AAM {ivr Outcall} 8383146 Answering Machine.
06/16/2006 2:32PM 0 AAM {ivr Outcall} 8383146 Answering Machine.
06/13/2006 10:45AM 429 FM Scanned In//pls Review
06/13/2006 9:51AM 429 RA Dispute Media Scanned
06/12/2006 11:06AM 0 AAM {ivr Outcall} 8383146 Answering Machine.
06/09/2006 3:36PM 428 FM Fwd To Scan
06/08/2006 9:14AM 0 AAM {ivr Outcall} 8383146 Answering Machine.
06/01/2006 1:01AM 1998 RA Desktop Mailer Update: Current Addr Is Verified As Deliverable.
05/31/2006 4:50PM 47 TA Ta (127 -> 128)
05/31/2006 4:49PM 47 CLL Finish Manual Call
05/31/2006 4:49PM 47 CD Manual Call 8383146
05/31/2006 4:49PM 47 LM Tel Res / Lt Msg On Machine
05/25/2006 12:00AM 1 DL Batch Dl: Dl 1 (bal. \$392.63)

57 Notes Printed -- User #1 -- 08/11/2009 11:49AM

4/25/2009

Activity Code Report

<u>Code Abbreviation</u>	<u>Code Description</u>
IB	INSURANCE BILLED
IC	INSURANCE CALLED
LA	LEGAL ACCOUNT
LM	LEFT MESSAGE
LN	LEFT MESSAGE NEARBY
LP	LOAN PENDING
MA	MODIFIED ADDRESS OR PHONE #
MR	MAIL RETURN
MS	MAIL SENT OUT AS REQUESTED
NA	NO ANSWER
NAN	NO ASSETS NOW
NC	NO CALL/COMMENTS
NFC	NOTE FROM CLIENT
OI	OPERATOR INTERRUPT
OT	OTHER
PD	POSTDATED CHECK ON FILE
PDM	PH DISK MULTIPLES SEARCH
PDN	PH DISK NEARBY SEARCH
PDP	PH DISK POE SEARCH
PE	PLACE OF EMPLOYMENT
PHR	PH DISK RESIDENCE SEARCH
PIP	WAMU PAYMENT IN FULL PENDING
PM	PAYMENT MADE
PON	PUT ON NOTICE /
PP	PROMISE TO PAY
PS	PROMISED TO SIF
RA	REVIEWED ACCOUNT/SUPERVISOR
RC	RECEIVED CORRESPONDENCE
RI	REQUESTED INFORMATION
RM	REFUSED MESSAGE
RP	REFUSED PAYMENT ARRANGEMENTS
SC	SKIP CALL
SIP	WAMU SIF PENDING
SK	SKIP
SK1	SKIP NO PHONE GOOD ADDRESS
SK2	NO PHONE BAD ADDRESS VALID SS#
SK3	NO PHONE BAD ADDRESS NO OR INVALID SS#
SK4	DT NAME ERROR NO PHONE
SK5	EXHAUSTED ALL EFFORTS
SL	SENT TO LEGAL
ST	SENT TO SKIP TRACE
TA	TRANSFER ACCOUNT

Plaintiff EXHIBIT 3
 WITNESS Duane Christy
 DATE August 11, 2009
 Ellen A. Goldstein, CCR 829

4/25/2009

Activity Code Report

<u>Code Abbreviation</u>	<u>Code Description</u>
TC	TALKED TO CLIENT
TD	TALKED TO DEBTOR
TM	TELEPHONE MULTIPLES
TN	TELEPHONE NEARBY
TO	TALKED TO OTHER
TRN	TRANSFER
TS	TALKED TO SPOUSE
TX	TAX ASSESSOR
UTL	SKIP UNABLE TO LOCATE
WI	WALKIN
WM	WAITING ON MEDIA
WP	WRONG PARTY

96 Activity Codes

EXHIBIT 7

EXHIBIT 7

Transcript of the Testimony of **DWAYNE CHRISTY**

Date: March 13, 2009

PAGES: 1 - 175

Case: WILSON v. AARGON AGENCY COLLECTION AGENCY

SOS Litigation Services, LLC.
Phone:702-255-5514
Fax:702-974-0125
Email:help@soslit.com
Internet: www.soslit.com

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UNITED STATES DISTRICT COURT

DISTRICT OF NEVADA

BRIAN M. WILSON,) CASE NO.:
Plaintiff,) 2:07-cv-00616-LDG(LRL)
vs.)
AARGON AGENCY, INC., a Nevada)
corporation, DOES I-V,)
inclusive and ROE Corporations)
VI-X, inclusive,)
Defendant.)

DEPOSITION OF DWAYNE CHRISTY

Taken on Friday, March 13, 2009

at 9:15 a.m.

at 4760 South Pecos Road

Suite 103

Las Vegas, Nevada

Reported by: Gina J. Mendez, CCR No. 787

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1 APPEARANCES:

2 For the Plaintiff:

3 CRAIG B. FRIEDBERG, ESQ.

4 Law Offices of Craig B. Friedberg
4760 South Pecos Road
Suite 103
Las Vegas, Nevada 89121
(702) 435-7968

5 For the Defendant:

6 MARK BOURASSA, ESQ.

7 The Bourassa Law Group, LLC
3025 West Sahara Avenue
Suite 200
Las Vegas, Nevada 89102
(702) 851-2180

8 Also Present: Brian Wilson

9 I N D E X

10 WITNESS

PAGE

11 DWAYNE CHRISTY

12 Examination by Mr. Friedberg

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13 E X H I B I T S

14 EXHIBITS

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15 Exhibit 1 Plaintiff's Amended Notice

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16 Exhibit 2 Note printout

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17 Exhibit 3 Letter dated June 7, 2006

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1 particular piece of software to --

2 A. Not manually, no, it comes back with the results
3 and the results are entered into the system.

4 Q. Is that usually done the day after the first
5 human touches the account?

6 A. No, that's probably about when we started using
7 that software.

8 Q. So that's what I meant by did somebody have to
9 actually hit a key for that software to apply to this
10 account?

11 A. No, because in most cases that software is run .
12 before the piece of mail is sent out because it only
13 makes sense to validate it prior.

14 Q. So then when the next entry here is 6/8/2006,
15 does that literally mean that no one touched the file or
16 nothing occurred on this account for that week between
17 6/1 and 6/8?

18 A. Correct.

19 Q. Is that something that's part of the software
20 or --

21 A. No, we left a message. We usually give, you
22 know, five to seven days.

23 Q. Now, is there any way to know what the message
24 that was left on the machine was?

25 A. We have a script, there's a standardized message.

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1 Q. 6/8/2006, 9:14 a.m., zero, and you said zero is
2 meaning that there's something automated going on?

3 A. That's the dialer.

4 Q. Oh, that's just the dialer?

5 A. Correct.

6 Q. What does IVR stand for?

7 A. Interactive voice response.

8 Q. Is that actually -- IVR out call means the
9 dialer?

10 A. Yeah.

11 Q. The automatic dialer, then, is just running
12 through the queue of phone numbers?

13 A. Correct.

14 Q. Does somebody that morning set that up or is
15 that --

16 A. At that point in time it was still manually
17 built.

18 Q. So then would it be the operations person either
19 the beginning of the day or the beginning of the week
20 would assign certain people certain --

21 A. Operations or the floor manager would.

22 Q. So it's, again, it makes a call to what appears
23 to be the same phone number as what was left on 5/31 and
24 then it just says, Answering machine.

25 So what does that mean?

DWAYNE CHRISTY 3/13/2009

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1 A. It left a message on the answering machine.

2 Q. Does the automatic dialer always leave a message?

3 A. Yes.

4 Q. The next entry is 6/12/2006 at 11:06 a.m. -- oh,

5 I'm sorry, AAM stands for?

6 A. I think it's just automated auto manual, I forget
7 what that code is.

8 Q. The one above that has a number of 428 and you
9 said that's a clerk, what do you mean by a clerk number?

10 A. Human being, clerk.

11 Q. That's somebody that works there, that's not a
12 collector?

13 A. Correct.

14 Q. And that's not in the supervisory role?

15 A. Correct.

16 Q. What do these clerks do?

17 A. Open mail, deal with media, help clients.

18 Q. Are you familiar with who ID No. 428 was?

19 A. No.

20 Q. What does FM stand for? That's under the
21 activity code for that day.

22 A. That's the code that they get because they get
23 credit for activities and that's their activity code for
24 scanning.

25 Q. So FM essentially means forward to scan?

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1 A. I believe so, yeah. It shows that they're
2 scanning.

3 Q. And is there any way to know what they're
4 scanning?

5 A. It says, Forward to scan, which means they
6 scanned the document into the file.

7 Q. What document?

8 A. I believe we supplied you with media, the copy of
9 the media that would have been scanned.

10 MR. BOURASSA: That would have been the
11 dispute.

12 THE WITNESS: Sorry, the consumer's dispute.

13 BY MR. FRIEDBERG:

14 Q. So 6/13/2006 at 9:51 -- oh, okay. Wait, I'm
15 sorry, we skipped one.

16 So 6/9 -- so then what were we talking about on
17 6/9, where it has 428 FM forward to scan?

18 MR. BOURASSA: That's what you were just
19 talking about.

20 BY MR. FRIEDBERG:

21 Q. Right, but then you were talking about the
22 dispute letter, that doesn't occur until 6/13?

23 A. Yeah, what they did is they put a note in that
24 they have media that needs to be scanned, that's what
25 that is.

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1 Q. Forward to scan means that we have something that
2 needs to be scanned?

3 A. Needs to be scanned, correct.

4 Q. So that's essentially the computer putting it on
5 someone's job list?

6 A. Correct.

7 Q. 6/12/2006 has a zero a.m. so, again, we're
8 talking about the automatic dialer?

9 A. The dialer.

10 Q. And it's another call to the same number and
11 answering machine meaning there was a message left on
12 the answering machine?

13 A. Correct.

14 Q. At this point in time in June of 2006, did you
15 have anybody at Aargon who was, you know, looking for
16 disputes or knew what to do with disputes when they came
17 in?

18 A. Clerks opened them and sent them off to be
19 scanned and then the letters were sent down to the
20 dispute department.

21 Q. So presumably then if the 6/9 and the 6/13
22 entries all have to do with my client's dispute because
23 you're saying dispute media scanned --

24 A. Right.

25 Q. -- how would you interpret whether that the

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1 dispute came -- the dispute arrived at Aargon on 6/9?

2 A. I would say 6/9, correct.

3 Q. Or somebody at Aargon recognized there was a
4 dispute media?

5 A. Correct, and put the note in and sent it off.

6 Q. Now, when a consumer dispute comes in, what is
7 the policy and procedure for that?

8 A. At that point in time we'll send the media down
9 to the dispute department.

10 Q. Should that normally have been done the same day
11 as it came in?

12 A. If it was certified or if it was a cease and
13 desist it was the policy at that point in time.

14 MR. BOURASSA: Can we take a quick break?

15 MR. FRIEDBERG: Yes.

16 (A short break was taken.)

17 BY MR. FRIEDBERG:

18 Q. There's nothing on this note screen that tells
19 you, per se, exactly when the dispute letter was
20 received at Aargon; is that correct?

21 A. Correct.

22 Q. However, I guess your surmise is that because on
23 6/9 someone keyed in that something needed to be
24 scanned?

25 A. Correct.

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1 A. No.

2 Q. Then moving up to 6/16 at 2:32 you have another,
3 I presume, another automated voice call?

4 A. Correct.

5 Q. Not a voice call, automated --

6 A. Dialer call.

7 Q. -- dialer call to the same number with that
8 automated dialer leaving an automated answer?

9 A. Correct.

10 Q. Is the answer the same for every time or are
11 there various --

12 A. It's the same.

13 Q. Then, again, on 6/19 there's another call out and
14 on 6/22 at 9:26 there's another automatic dialer call
15 out; is that correct?

16 A. Correct.

17 Q. Now, there's a lot of stuff here for 6/22, so I'm
18 going to ask you to slowly go through this so I
19 understand what I'm looking at.

20 Is the 5:35 p.m. the second entry that occurred
21 on 6/22?

22 A. Correct.

23 Q. 4001, again, you're saying that's --

24 A. That's Hawaii.

25 Q. Do you know who 4001 was in 2006?

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1 A. I believe that's Danny -- what's Danny's last
2 name -- I can't think of his last name.

3 Q. Is he still with you?

4 A. Yes.

5 Q. Is he still the manager there?

6 A. Yes.

7 Q. What does CON refer to, the activity code CON?

8 A. It looks -- it tells me that it was an inbound
9 call through the dialer system, callback.

10 Q. So that means that whoever is -- someone is
11 calling in from 838-3146?

12 A. That was an inbound call trapped by the caller ID
13 from that number.

14 Q. But you don't recall what exactly CON stands for?

15 A. No, I would have to pull the exact code.

16 Q. So on 5:36 we have Danny in Hawaii?

17 A. Uh-huh.

18 Q. Now, is Danny picking this up because at five
19 o'clock your phones shut down in Las Vegas?

20 A. Correct.

21 Q. So would it be accurate that at this time if this
22 call had come in at seven o'clock in the morning it
23 would have been picked up at seven o'clock in the
24 morning Las Vegas time, it would have been picked up by
25 someone in the Florida office?

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1 A. That's correct.

2 Q. So what does RP stand for?

3 A. Responsible party.

4 Q. And, again, that's essentially a default code?

5 A. Correct -- well, he's using a code in there that
6 he's talking to the consumer and he validated the person
7 that he's speaking to.

8 Q. So DTR is debtor?

9 A. Correct.

10 Q. Debtor called, refuses payment, is that --

11 A. Those are all defaults, yeah.

12 Q. And then if you could read --

13 A. From after that it says, He's putting us on
14 notice and doesn't want any more phone calls to his
15 number and wants all communications in writing.

16 Q. Now, would there be anything in here presuming
17 that during this conversation Danny talked to him about
18 the debt or that's up to him to put it or not?

19 A. He would have validated the information from the
20 individual and spoke to the individual about the debt,
21 yes.

22 Q. That is expected --

23 A. Yes.

24 Q. You mentioned that there should be a policy and
25 procedure manual for your client services division, is

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1 queue.

2 Q. And then above that is another 6/22 entry and
3 then later 5:42 p.m., again, Danny Robinson, and then an
4 FU activity code?

5 A. Follow up.

6 Q. And then it starts with No. 421, can you
7 please --

8 A. Debtor called, demands proof of debt, dispute in
9 media, which means that it's scanned in, please send the
10 itemized to debtor's address.

11 Q. IZ is itemized?

12 A. Yeah, any validation of documents is referred
13 to -- is an itemized.

14 Q. What is the numbers 421 at the beginning of what
15 you read stand for?

16 A. That's the direction to the follow up. So 4001
17 sent a note internally to 421 telling him what to do.

18 Q. So that's another ID, collector ID or --

19 A. Clerk.

20 Q. Clerk ID?

21 A. Yeah.

22 Q. So exactly what is he telling the clerk to do
23 there?

24 A. Because they don't mail out of Hawaii, he's
25 telling her to print the information and mail it out.

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1 A. I transferred the account and it tells me the
2 account even though the holds were removed, was never
3 put into active flow because you see it's sitting in the
4 1000 queue, which is not a workable collector queue. So
5 when we received the notice, I moved it from that queue
6 to my queue.

7 Q. What is your queue?

8 A. Just that, my queue. I only put things that I
9 need to follow up on in my personal follow-up queue.

10 Q. Does that take it off of everyone else's screen?

11 A. Yes.

12 Q. Since these are your entries, if you could just
13 go through these, 7/25/2007, 8:28, and what is the next?

14 A. I received the lawsuit, CBR damages, claims not
15 debtor, and I fixed the spelling of the name.

16 Q. So in other words, if this had been pulled prior
17 to July 25 up at the top it would have been Wilson,
18 comma, Brian?

19 A. Correct.

20 Q. And the one above what you just read, 7/25/2007
21 also 8:28 a.m., that's what you were just talking about?

22 A. Correct.

23 Q. First name modified.

24 Now, who gets lucky No. 99 as an employee?

25 A. That was Christie Bourassa.

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1 A. Scanned in and sent down to QA to deal with.

2 Q. And the first paragraph says, I have received --
3 the first sentence says -- I received the enclosed
4 collection letter from your company.

5 Do you see that?

6 A. Yes.

7 Q. And then if you look at the next page, this is
8 ACA page 08, does that look familiar?

9 A. Yes.

10 Q. And is that an accurate representation of what
11 you sent out on behalf of this client --

12 A. Yes.

13 Q. -- at this point in time?

14 A. Correct.

15 Q. You're appraising here amount owed, that interest
16 and total due, the amount owed comes from what
17 information?

18 A. The balance the client transmitted to us.

19 Q. The interest of 1.95, what information gave you
20 the interest amount to add?

21 A. The client tells us that there's an interest
22 clause in this agreement. I don't know if it's defined
23 or not, but this allows 2 percent above prime so
24 whenever there's an interest agreement.

25 Q. Well, who at Aargon decides whether they're doing

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1 period, as you're well aware, there was no coverage from
2 my previous lawsuit.

3 Q. Actually, I'm not well aware of that and that --
4 talk about irrelative. I'm not coverage counsel and I
5 try not to get involved in coverage disputes between my
6 defendants and their insurance companies. There's a
7 statement in the letter that was provided to us that
8 states that our investigation is determined, this is by
9 Travelers, that Aargon Agency received the complaint
10 sometime between May 10th, 2007 and February 2008, the
11 claim was received by Travelers on December 11, 2008; is
12 that true or not, was the first time that you --

13 A. As far as submitting the claim, that would be
14 true.

15 Q. What occurred between July 25, 2007 and
16 December 11, 2008 that caused you not to put in a claim
17 to your insurance company with regards to this lawsuit?

18 A. I was told that you folks were being denied my
19 insurance coverage and my insurance coverage was being
20 denied.

21 Q. Who told you that Travelers was -- when you say
22 that us folks, I don't understand what that means, but
23 that's not the question I want to ask you.

24 A couple of minutes ago you said that when you
25 first received notice of this lawsuit somewhere at the

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1 end of July 2007 you spoke at least on the phone with
2 somebody at Travelers; is that correct?

3 A. George Cesar with American Collectors
4 Association.

5 Q. Is that who the insurance broker is?

6 A. ACA I believe brokers out the policies.

7 Q. So you made a verbal claim, you told him about
8 this claim?

9 A. And he told me that our policy was in question.

10 Q. Let me show this just to refresh your memory,
11 this is a letter sent to you by Travelers on January 9
12 of this year.

13 A. That was sent to the Bourassa Law Group.

14 Q. I'm sorry, correct.

15 Have you responded to this letter?

16 A. I personally have not, no.

17 Q. Have you tried to appeal the decision by
18 Travelers that you were not covered?

19 A. I would have to ask counsel if they have, I don't
20 know.

21 Q. So you have not?

22 A. No.

23 Q. Have you ever gone back to George, I'm sorry,
24 what was his last name?

25 A. Cesar.

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1 Q. George Cesar to ask him to confirm that you did
2 make -- that you did inform them of this claim prior to
3 the expiration of the policy?

4 A. No.

5 Q. Is there any reason why you have not done so?

6 A. A, didn't know it was an ability to; and B, at
7 this point particularly we weren't sure if we were going
8 to stay in business so there was no need.

9 Q. Are you staying in business?

10 A. Currently.

11 Q. When do you send in your audit to FID, is that at
12 the end of the year or at the beginning of the year for
13 the year before?

14 A. They just audited us two months ago.

15 Q. At that time did you inform them that there was a
16 possibility that you would be going out of business?

17 A. We let them know that as we're all aware that
18 most collection agencies in this industry that we've
19 taken a major hit. Their concerns are only that our
20 trust is in balance and our clients funds are secured.

21 Q. Is the amount that the regulations state you have
22 to keep with FID or with surety is that being maintained
23 at the time?

24 A. We have surety bond.

25 Q. I believe 25,000?

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1 A. I don't know what the bond is.

2 Q. I think that's what it is.

3 Who is M. McClemy?

4 A. Randall McClemy.

5 Q. It's actually Randall McClemy?

6 A. Yeah, Randy, Randall.

7 Q. Does he have a middle name?

8 A. No.

9 MR. FRIEDBERG: I'd like to make this the
10 next exhibit in order.

11 (Whereupon, Plaintiff's Exhibit No. 3
12 was marked for identification.)

13 BY MR. FRIEDBERG:

14 Q. This is essentially a photo -- well, the first
15 page is a photocopy of -- what page is it -- I took it
16 out, but it's the same June 7th letter that we looked at
17 before, this time it has something written on the
18 bottom, which is a tracking number. Looking at the
19 second page of this exhibit, could you flip it over to
20 the second page, please. We see that it was delivered
21 on June 8th at apparently 6:23 and why I was asking
22 because it has down here M. McClemy and it's not M.,
23 it's Randall McClemy?

24 A. Uh-huh.

25 Q. Who is Randall McClemy?

DWAYNE CHRISTY 3/13/2009

Page 167

1 A. He was a collection manager back then.

2 Q. That's a different post that you mentioned to me.

3 Does that mean he's -- is that the floor manager?

4 A. He's not even on the account. I don't think his
5 notes are anywhere on there.

6 MR. BOURASSA: No, he wants to know --

7 THE WITNESS: He was floor manager.

8 BY MR. FRIEDBERG:

9 Q. You said collection manager, we never talked
10 about anybody called a collection manager before.

11 And he just happened to be there --

12 A. Correct.

13 Q. -- when that came by?

14 Now, going back to page 1, looking at that, if
15 you had been working with your Q and A people, would you
16 have considered this a cease and desist letter?

17 MR. BOURASSA: Objection. Calls for
18 speculation. Incomplete hypothetical.

19 BY MR. FRIEDBERG:

20 Q. Well, were you working with them when this came
21 in on June 13th, 14th of --

22 A. I didn't work with them with this account.

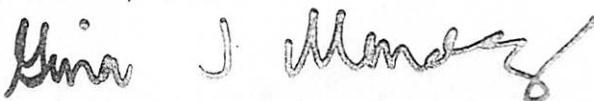
23 Q. You said that you train them by actually --

24 A. Correct.

25 Q. So had this letter come in, would this have

DWAYNE CHRISTY 3/13/2009

1 CERTIFICATE OF REPORTER

2 STATE OF NEVADA)
3 COUNTY OF CLARK) ss.
)4 I, Gina J. Mendez, a duly commissioned Notary
5 Public, Clark County, State of Nevada, do hereby
6 certify: That I reported the taking of the deposition
7 of the witness, DWAYNE CHRISTY, commencing on Friday,
8 March 13, 2009 at 9:15 o'clock a.m.;9 That prior to being examined, the witness was
10 by me duly sworn to testify to the truth. That I
11 thereafter transcribed my said shorthand notes into
12 typewriting and that the typewritten transcript of said
13 deposition is a complete, true and accurate
14 transcription of said shorthand notes.15 I further certify that I am not a relative or
16 employee of an attorney or counsel of any of the
17 parties, nor a relative or employee of an attorney or
18 counsel involved in said action, nor a person
19 financially interested in the action.20 IN WITNESS WHEREOF, I have hereunto set my
21 hand in my office in the County of Clark, State of
22 Nevada, this 27th day of March, 2009.23 
24 Gina J. Mendez, CCR No. 787

25

EXHIBIT 8

EXHIBIT 8

ACA
3160 S VALLEY VIEW SUITE 206
LAS VEGAS, NV 89102-8316



Phone Toll Free: (800) 280-1183 ext 333

S-SPAARG10 L-DL1-A-1670-005860
P0053W00500001 100001

AUTOSCH 3-DIGIT 890
DL1 1670-005860
BRAIN WILSON
5512 TINCUP DR.
LAS VEGAS, NV 89130-1957

Account Number	1670-005860
Amount Owed	\$390.68
Interest	\$1.95
Total Due	\$392.63

Dear BRAIN WILSON,

June 1, 2006

Regarding : IMPULSE TELECOM

Your overdue account with IMPULSE TELECOM has been placed with this office for collection. The total balance due on the account is set forth above.

Unless you notify this office within thirty (30) days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume the debt is valid. If you notify this office in writing within thirty (30) days from receiving this notice, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within thirty (30) days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the above creditor.

If you do not dispute the balance of the debt, it would be beneficial to you to forward your payment to our office. Please make your check payable to our client.

This communication is from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Si usted no puede comprender o leer esto en inglés por favor llame el numero telefónico de este aviso.
(Please visit our website at www.aargon.com or you may call 800 280-1183 ext 333, 7 days a week, 24 hours a day to make payments).

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

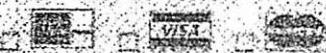
8339

Detach Bottom Portion And Return With Payment

Phone Toll Free: (800) 280-1183 ext 333

If you wish to pay by credit card, fill in the information below and return.

Check One:



--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Credit Card Number

Amount Paid: Expiration Date:

Account Number	Date	Amount Enclosed
1670-005860	\$392.63	\$
Client		IMPULSE TELECOM

Signature of Card Holder _____ Date _____

AARGON COLLECTION AGENCY
3160 S VALLEY VIEW SUITE 206
LAS VEGAS, NV 89102-8316

Daytime Phone: () _____

Evening Phone: () _____

URGENT NOTICE

Please check box if address is incorrect or information has changed, and indicate change(s) on reverse side.

AC#000008

EXHIBIT 9

EXHIBIT 9

5512 Tincup Dr
Las Vegas, NV 89130

June 7, 2006

Reference: Account Number 1670-005860 D

Aargon Collection Agency
3160 S Valley View
Suite 206
Las Vegas, NV 89102-8316

Dear Sir or Madam:

I have received the enclosed collection letter from your company.

I believe this debit to be invalid. I do not know who Impulse Telecom is, and I surely do not owe them any money. I can only assume this is a case of mistaken identity on the part of your company.

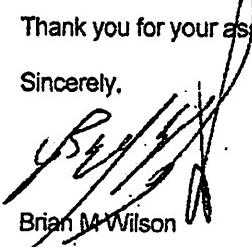
Please provide detailed proof of this debit, including past due invoices and statements. I assume based on the name (Impulse Telecom) that this is some type of phone service company. If so, provide the address where service was provided along with a copy of the original work order for service that established this account signed by me.

If you can not provide the proof requested above, I request all record of this debit be removed from my file and collection activity ceases immediately.

Any negative information reported to any credit bureau regarding this debit, without providing proof of debt will result in legal action.

Thank you for your assistance.

Sincerely,



Brian M. Wilson

EXHIBIT 10

EXHIBIT 10



FedEx Ground
P.O. Box 108
Pittsburgh, PA 15230-0108

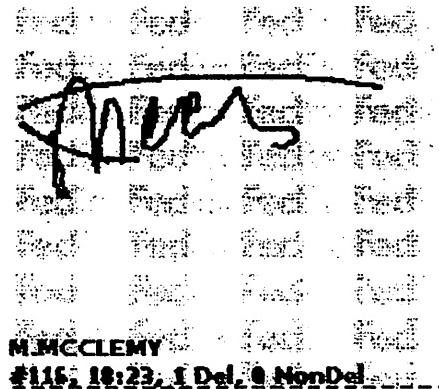
06/22/2006

Dear Customer:

The following is the proof of delivery you requested with the tracking number 346876860058357.

Delivery Information:

Status:	Delivered	Delivery location:	Las Vegas
Signed for by:	MMCLEMY	Delivery date:	Jun 8, 2006 18:23
Service type:	Ground-Adult Signature Required-Domestic		



Shipping Information:

Tracking number:	346876860058357	Ship date:	Jun 7, 2006
		Weight:	0.1 lbs.
Recipient:		Shipper:	
Las Vegas, NV US		Las Vegas, NV US	

Thank you for choosing FedEx Ground.

FedEx Ground
Delivery Information Department
1.800.GoFedEx 1.800.463.3339

EXHIBIT 11

EXHIBIT 11

LAW OFFICES OF

Craig B. Friedberg, Esq.



4760 SOUTH PECOS ROAD, SUITE 103
LAS VEGAS, NEVADA 89121
PHONE: (702) 435-7968 FAX: (702) 946-0887

August 21, 2009

Mark J. Bourassa, Esq.
The Bourassa Law Group, LLC
3025 W. Sahara Ave., Suite 105
Las Vegas, NV 89102

Re: *Wilson v. Aargon Agency, Inc.*
Case No.: 2:07-cv-00616 LDG (LRL)

Dear Mr. Bourassa:

As promised, enclosed is Plaintiff's document production in response to Defendant's request for production of documents.

Very Truly Yours,

A handwritten signature in black ink, appearing to read "Craig B. Friedberg".

Craig B. Friedberg, Esq.

Enclosures

CBF/id

Report

Page 1 of 27

Bureau

A Division of Equifax Credit Center

[View Full Report](#) | [Order Protection](#) | [Report Key](#)

Prepared for: BRIAN MICHAEL WILSON

Report Date: Aug 12, 2006

[Personal Profile](#) | [Credit Summary](#) | [Public Records](#) | [Credit Inquiries](#) | [Account History](#) | [Credit Scores](#)
Personal Profile

Here you will find the personal information contained in your credit file, including your legal name(s), current and previous addresses, current and previous employers, and date of birth.

Name:	BRIAN MICHAEL WILSON	BRIAN M WILSON	BRIAN M WILSON
-------	----------------------	----------------	----------------

Also Known As:	BRYAN M WILSON
----------------	----------------

Year of Birth:	1974	1974	1974
----------------	------	------	------

Current Address:	5512 TINCUP DR LAS VEGAS NV 89130	5512 TINCUP DR LAS VEGAS NV 89130-1957 751 N TENAYA WAY APT 201 LAS VEGAS NV 89128-0621	5512 TINCUP DR LAS VEGAS NV 89130 751 N TENAYA WY LAS VEGAS NV 89128
------------------	--------------------------------------	--	---

Previous Address(es):	751 N TENAYA WY APT 201 LAS VEGAS NV 89128	5010 INDIAN RIVER DR APT 242 LAS VEGAS NV 89103-6104	64 PARKVIEW LACKAWANNA NY 14218
-----------------------	---	--	------------------------------------

[Top of Page ^](#)
Credit Summary

This section gives you a broad look at your current and past credit status. Here you'll find the total number of closed and open accounts in your name, the total balance on those accounts, whether you have any delinquencies, and the number of inquiries made into your credit file within the past 6 months.

	Equifax	Experian	TransUnion
Count:	0	0	0
Balance (\$):	\$0	\$0	\$0
Current:	0	0	0
Delinquent:	0	0	0
Other:	0	0	0
Count:	15	18	16
Balance (\$):	\$70,030	\$72,752	\$7,894
Current:	14	16	15
Delinquent:	0	0	0
Other:	1	2	1
Count:	5	5	5
Balance (\$):	\$37,224	\$37,224	\$37,224
Current:	5	5	5
Delinquent:	0	0	0
Other:	0	0	0
Count:	3	0	3
Balance (\$):	\$2,722	\$0	\$66,755
Current:	2	0	3
Delinquent:	0	0	0
Other:	1	0	0

Report

Page 2 of 27

Count:	0	1	1
Balance (\$):	\$0	\$397	\$397
Current:	0	0	0
Delinquent:	0	1	1
Other:	0	0	0
Count:	23	24	25
Balance (\$):	\$109,976	\$110,373	\$112,270
Current:	21	21	23
Delinquent:	0	1	1
Other:	2	2	1
Open Accounts:	10	10	11
Closed Accounts:	13	14	14
Public Records:	0	0	0
Inquiries (Prev 6 Months):	0	N/A	0

^ Back of Page ^

Public Records

The information in this section comes from federal district bankruptcy records, state and county court records, tax liens and monetary judgments, and in some states, overdue child support records. Public records remain on your credit report for 7-10 years.

There are 0 public record items on your report.

^ Back of Page ^

Account History

This section contains specific information on each account you've opened in the past. Positive information about your accounts remains on your report indefinitely.

AARGON COLLECTION AGEN

Account Number:	Equifax	167000XXXX	167000XXXX
Acct Type:		Collection Department /	Collect on Account

Report

Page 3 of 27

Acct Status:	Agency / Attorney	
Monthly Payment:	Closed	Open
Date Open:	\$0	N/A
Balance:	May, 2006	May, 2006
Terms:	\$397	\$397
High Balance:	Unknown	N/A
Limit:	N/A	N/A
Past Due:	N/A	N/A
Remarks:	\$397	N/A
	N/A	Placed for collection
Payment Status:	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department	Collection account

Account Two Year History

^TOP OF PAGE^

[Printable Full Report](#)

Page 1 of 21


 Close

Online Personal Credit Report from Experian for

Experian credit report prepared for
BRIAN M WILSON
 Your report number is
1479024778
 Report date:
08/12/2006

Index

- [Potentially Negative Items](#)
- [Accounts in Good Standing](#)
- [Requests for your credit history](#)
- [Personal Information](#)
- [Important message from Experian](#)
- [Contact Us](#)
- [Know Your Rights](#)

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. Experian makes your credit history available to your current and prospective creditors, employers and others as allowed by law, which can expedite your ability to obtain credit and can make offers of credit available to you. We do not grant or deny credit; the credit grantor makes that decision based on its own guidelines.

Potentially Negative Items

b6

Credit Items

For your protection, the last few digits of your account numbers do not display.

AARGON COLLECTION AGENCY

This item is currently being investigated.

Address:

3160 S VALLEY VW STE 206 1670005860

LAS VEGAS, NV 89102

No phone number available

Collection account. \$397 past due as of Aug 2006

IMPULSE TELECOM

This account is scheduled to continue on

until Jan 2010

Date Opened	Type	Amount
05/2006	Collection	\$391
10/2003	NA	NA
10/2003	SO	\$397 as of 08/2006
08/2006	Individual	SO

Collection as of Aug 2006. Oct 2003

Accounts in Good Standing

Address:
 PO BOX 297812
 FT LAUDERDALE FL 33329
 (800) 528-2122

Open/Never late

039

We have received your dispute request. The information you provided appears at the bottom of this page.

Once you submit your dispute...

- TransUnion will contact the party that provided the information and request it to verify the accuracy of the information.
- The party will then inform TransUnion of any changes that should be made to the information.
- TransUnion will mail you an updated copy of your credit report, reflecting the results of the investigation. We will send this to you via U.S. mail usually within 30 days of receiving your initial request. Mail delivery typically takes 3-5 business days.

If you are not satisfied with the resolution of the investigation, you may add a consumer statement to your TransUnion credit report. This is a section of your file where you can provide additional explanation. If you would like, we can even help you write this statement.

When you have a dispute pending, we recommend that you not apply for credit, as the results of the investigation may affect a new credit decision.

Please print this page for your records. To print, right click on this page and select Print.

Dispute Details

Personal Information:

Name	Brian Wilson
Social Security Number	Redacted5961
Date of Birth	Redacted1974
Home Phone Number	
Employer's Name	
Email Address	brian.wilson@thumperstalk.com

Current Address:

Address	5512 Tincup Drive Las Vegas, Nevada, 89130
---------	---

Previous Address:

Address	751 North Tenaya Way, Apt. #201 Las Vegas, Nevada, 89128
---------	---

8/14/2006

Page 2 of 2

Credit Report File Number:

File Number

Personal Information Corrections:

-- No corrections have been entered ..

Disputes:

- 1 AARGON COLLECTION AGENCY account 1670005860. This is not my account

Comments:

I do not recognize this debit so I disputed this debit with the collection agency on 6/8/06 in writing. They have never responded to my written dispute and request for verification of the debit; therefore this item must be a mistake.

 -- close this window

042

Visible

Page 1 of 3



Report Number:

1479024778

Online Credit Report from Experian for:
BRIAN M WILSON

Report date: August 31, 2006

[Summary of Investigation Results](#)

[Details of Investigation Results](#)

[Important Message from Experian](#)

[Know your rights](#)

[View a complete copy of your corrected report](#)

[Go Back ...](#)

The following shows the revision(s) made to your file as a result of our investigation. If you still question an item, then you may want to contact us personally.

Summary Of Investigation Results

Ba

How to read your results

- Deleted - This item was removed from your credit report
- Remains - This item has been verified as accurate
- Updated - A change was made to this item; review this report to view the change. If ownership of the item was disputed, then it was resolved as belonging to you.
- Reviewed - This item was either updated or deleted; review this report to learn its outcome

Credit Items

AARGON COLLECTION AGEN
Account Number: 167000....

Outcome: Remains

Important Message From Experian

Ba

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports payment history to us. If so, those names display in your report, but in reports to others they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to other

Contacting Us

Ba

Experian
1 800 493 1058
Monday - Friday, 9 am to 5 pm in your time zone
PO Box 9556
Allen, TX 75013

Know your rights

Ba

FCRA Rights

Para informacion en espanol, visite www.ftc.gov/credit o escribe a la FTC Consumer Response Center, Room 130-A
Pennsylvania Ave. N.W., Washington, D.C. 20580.

A Summary of Your Rights under the Fair Credit Reporting Act

043

*** 160818550-003 ***
P.O. Box 2000
Chester, PA 19022

09/07/2006 TransUnion

2026 RELEASE UNDER E.O. 14176

BRIAN M. WILSON
5512 TINCUP DR
LAS VEGAS, NV 89130

Our investigation of the dispute you submitted is now complete. The results are listed below and a new copy of your credit report is enclosed.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last one year for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the name, address and telephone number of anyone we contacted for information.

Thank you for helping ensure the accuracy of your credit information.

Investigation Results

ITEM	DESCRIPTION	RESULTS
AARGON AGENCY INC	# 1670005860	VERIFIED, NO CHANGE

Any corrections to your identification requested by you have been made, and are included in the following credit report.

Consumer Credit Report for BRIAN M. WILSON

File Number: 180818550
 Page: 2 of 10
 Date Issued: 09/07/2006

Adverse Accounts

The following accounts contain information which some creditors may consider to be adverse. Adverse account information may generally be reported for 7 years from the date of the first delinquency, depending on your state of residence. The adverse information in these accounts has been printed in brackets or is shaded for your convenience, to help you understand your report. They are not bracketed or shaded this way for creditors. (Note: The account # may be scrambled by the creditor for your protection).

AARGON AGENCY INC #1670C05860

3160 S VALLEY VIEW BLVD
 SUITE 206
 LAS VEGAS, NV 89102-8316
 (702) 220-7037

Balance: \$397
 Date Verified: 08/2006
 Original Amount: \$391
 Original Creditor: IMPULSE TELECOM
 Past Due: \$397

Pay Status: COLLECTION ACCOUNT
 Account Type: OPEN ACCOUNT
 Responsibility: INDIVIDUAL ACCOUNT

Loan Type: COLLECTION AGENCY/ATTORNEY

Remarks: PLACED FOR COLLECTION

Date placed for collection: 09/2006

Estimated date that this item will be removed: 09/2010

Satisfactory Accounts



1582 W. San Marcos Blvd. #304
San Marcos, CA 92069
(760) 471-2833 x.103
www.AaronDawson.com

09/12/2006

Dear Brian:

Here are some Good Faith Estimates based on the information that was passed to me. With the derogatory credit on your report you would be looking at paying a full percentage point higher for a mortgage. The examples I have included are based on a 30 year fixed mortgage.

Scenario #1 is a 30 year fixed @ 6.25%. This is based on a FICO score of 725 and a loan to value of 80%. With this "A Paper" scenario you would be looking at a payment of \$1403.84 P&I.

Scenario #2 is a 30 year fixed @7.25%. This is based on a FICO of 675 WITH a derogatory collection/charge off account on your credit report. The payment for this loan would be \$1555.36 P&I.

Over the life of the loan, the second scenario would cost you \$54,544.20 in extra interest. Plus, your closing costs for this loan would be at least \$2280 more than for the A paper loan. And this estimate is probably low for the closing costs. More than likely it would be closer to \$3500.

Additionally, you would be locked into this loan for 3-5 years with a "hard" pre payment penalty, meaning that if you sold the home within that time frame you would be subject to a penalty of \$8265 to pay it off early.

I hope this information helps in proving damages to the agency that erroneously placed this item on your credit. All total, this mistake would cost you close to \$60,000.

Let me know if you need anything else.

Sincerely,

A handwritten signature in black ink that reads "Aaron Dawson".

Aaron Dawson
1582 W. San Marcos Blvd. #304
San Marcos, CA 92069
(760) 471-2833 x.103
Aaron@WinCapMortgage.com

Scenario 1

Good Faith Estimate

Not a Legal Document

Chg: 09/12/2003

This **30-day Free** Beamer is being provided by a Mortgage Broker, and no lender has yet been obtained. A lender will provide you with an additional **30-day Fast Estimate** which includes

GFE Provided By: EBI Real, Inc. 4140 Thunder Pointe, Suite 200 Duluth, GA 30096 Other Lender 098-327-7005		Subject Property: 8512 Tin Cup Drive Las Vegas, NV 89130	Borrower(s): Orlina Wilson
Loan Number Loan Program: 30 Year Fixed	Interest Rate: 7.25% Term: 360	Type of Loan: Conventional Sales Price:	Base Loan Amt: \$229,000.00 Total Loan Amt: \$229,000.00
<p>The illustration provided below reflects estimates of the charges you are likely to incur at the settlement of your loan. The fees listed are not exact charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed below the estimates generally correspond to the numbered items contained in the HUD-1 or HUD-1A settlement statement you will receive at closing. The HUD-1 or HUD-1A set forth below will show you the actual cost of items paid at closing.</p>			
900 Items Payable in Connection with the Loan			
001 A	Loan Origination Fee #1 2.000%	\$ 4,580.00	
002	Loan Discount Fee #2 1%	\$ 0	
003	Appraisal Fee	\$ 150.00	
004	Credit Report	\$ 20.00	
005	Leveller's Inspection Fee	\$ 0	
006 A	MU Application Fee	\$ 0	
007	Assumption Fee	\$ 0	
008	Mortgage Broker Fee #3 % + \$60.00	\$ 660.00	
009	Tax Service Fee	\$ 0	
010 A	Processing Fee	\$ 650.00	
011 A	Underwriting Fee	\$ 495.00	
012 A	Wire Transfer Fee	\$ 20.00	
013 A	Commitment Fee	\$ 0	
014	Flood CM1	\$ 2.00	
015	Admin	\$ 600.00	
016		\$ 0	
017		\$ 0	
018		\$ 0	
019		\$ 0	
020		\$ 0	
021		\$ 0	
022		\$ 0	
023		\$ 0	
Compensation to Broker from Lenders (Not Held out of Appraiser's Loan Proceeds)			
024			
025			
1100 Title Charges			
*101 A	Settlement or Closing Fee	\$ 400.00	
*102	Abstract or Title Search	\$ 650.00	
*103	Title Examination	\$ 0	
*104	Title Insurance Binder	\$ 0	
*105	Document Preparation Fee	\$ 100.00	
*106	Notary Fee	\$ 0	
*107 A	Attorney Fee	\$ 120.00	
*108	Title Insurance Fee	\$ 0	
*109	Abstract Title Search	\$ 0	
1110		\$ 0	
1111		\$ 0	
1112		\$ 0	
*1113		\$ 0	
1114		\$ 0	
1200 Government Recording and Transfer Charges			
1201	Recording Fee	\$ 75.00	
1202	Local Tax Stamps	\$ 0	
1203	SAR Tax Stamps	\$ 0	
1204		\$ 0	
1205		\$ 0	
1206		\$ 0	
1300 Additional Settlement Charges			
1301	Survey fee	\$ 0	
1302	Termination/Inspection	\$ 0	
*1303		\$ 0	
*1304		\$ 0	
*1305		\$ 0	
*1306		\$ 0	
*1307		\$ 0	
*1308		\$ 0	
*1309		\$ 0	
Total Estimated Closing Costs \$ 8,629.00			
900 Items Required by Lender to be Paid in Advance			
901	Prepaid Interest days @ 45.9167	\$ 0	
902	Mortgage Insurance Premium	\$ 0	
903	Hazard Insurance Premium	\$ 0	
904	County Property Tax	\$ 0	
905	VA Funding Fee	\$ 0	
906	Flood Insurance Premium	\$ 0	
907		\$ 0	
908		\$ 0	
1000 Reserve Deposited with Lender			
1001	Hazard Ins	mths @	\$ 0
*1002	Mortgage Ins	mths @	\$ 0
*1003	City Prop. Tax	mths @	\$ 0
*1004	Property Tax	mths @	\$ 0
1005	Flood Ins	mths @	\$ 0
1007		mths @	\$ 0
1008		mths @	\$ 0
1009		mths @	\$ 0
1010	Aggregate Analysis	mths @	\$ 0
Total Estimated Reserve/Prepaid Costs \$ 0			
Total Estimated Monthly Payments			
Principal & Interest	\$ 1,636.38		
Other Financing (P & I)	\$ 0		
Fire/Storm Insurance	\$ 0		
Real Estate Taxes	\$ 0		
Mortgage Insurance	\$ 0		
HOA Dues	\$ 0		
Other	\$ 0		
Total Monthly Payment	\$ 1,636.38		
Closing Costs Summary			
Total Borrower Paid Closing Costs	(a) \$ 8,629.00		
	\$ 0		
	\$ 0		
	\$ 0		
	\$ 0		
Total Non-Borrower Paid Closing Costs	(b) \$ 0		
Total Closing Costs	(a+b) \$ 8,629.00		
G - Paid by Seller	D - Paid by Broker		
S - Spd by Seller for Others	L - Paid by Lender		
A - APR Affected by Cost B - Paid by Other C - Paid Outside Closing (POC)			
These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information booklet, which is to be provided to you by your Mortgage Broker or Lender if your application is for a purchase residential real property and the lender will take a first lien on the property. The unexpired section(s) of a copy of the Special Information Document "Estimating Closing"			

D - Paint by Bruegel

A - APR A² class by Opti

87 - Compiled by S. P. Joshi & Others

L - Part by Lencos

© - Paid by ONE

B - 2nd Grade Classes 2001

For a Deed or Deed in Trust Closing (PDC)
These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your Mortgage Broker or Lender if your application is to purchase residential real property and the lender will also grant a first lien on the property. The uncorrected estimate does not reflect a copy of the "Special Information Document" ("SIND") if one exists.

SOURCE
STUDIO WORKS
REF BUDGET

488

Geoboard

10 of 10

GFE Brother Expanded Options - Euroscope™ Auto File Map - www.gfe.com

०५८

**RECEIPT MUST ACCOMPANY ALL EXCHANGES / REFUNDS.
SEE BACK FOR REFUND INFORMATION.**

०५६

[my account](#) | [find a store](#) | [cart](#) | [wish list](#)

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[ENGAGEMENT & WEDDING](#) | [DIAMONDS](#) | [COLOR & GEMSTONES](#) | [JEWELRY](#) | [WATCHES](#) | [GOLD & SILVER & OTHER JEWELRY](#)

[Customer Service](#) | [Your Jared Card](#) | [Gift Cards](#) | [Wish List](#) | [Find a Store](#) | [Upcoming Events](#)

INSTANT CREDIT APPLICATION

3-MONTHS NO FINANCE CHARGE*
 Purchase divided into 3 equal payments
 Minimum payment of \$25

DIAMOND PLAN

12-MONTHS NO FINANCE CHARGE*
 Total purchase of \$1,000 or more
 20% Down Payment Required
 Balance divided into 12 equal payments
 Minimum payment \$70

PLATINUM PLAN

18-MONTH CREDIT PLAN*
 Total purchase of \$5,000 or more
 20% Down Payment Required
 First 12 months no finance charge. After 12 months, remaining balance is charged a reduced APR of 9.9%
 Minimum payment \$250

REVOLVING ACCOUNT

Lower Monthly Payments
 Monthly payments are a percentage of your highest new balance
 Minimum payment \$25
 (finance charges billed monthly)

*Timely payments must be made to avoid finance charges otherwise finance charges will be assessed from the date of purchase.

[Terms and Conditions](#)

About Jared

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[Important Consumer Information](#)
[Our Partnership with St. Jude](#)
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Customer Service 1-800-527-8229

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INSTANT CREDIT APPLICATION

SUMMARY OF JARED® THE GALLERIA OF JEWELRY CHARGE ACCOUNT TERMS

Annual Percentage Rate (APR) for purchases	22.9% , except 6.25% in AR, 21% in CO, GA, IN, MS, OK, TN, TX, VT, WV, WY, 18% in HI, MA, MN, NC, 21% for amounts up to \$750.00 and 18% for amounts over \$750.00 in AL, 21% for amounts up to \$499.99 and 18% for amounts of \$500.00 and over in NE.
Other APRs	Default APR: 24.99%, except 24% in DC and MD, no default APR in AL, AR, CO, GA, HI, IN, MA, MN, MS, NE, NC, OK, TN, TX, VT, WV, and WY.*
Variable Rate Information	Your APR in AR may vary. The rate is determined by adding 5% to the Federal Reserve Discount Rate. See explanation below. **
Grace period for repayment of balances for purchases	25 days on average.
Method of computing the balance for purchases	Average Daily Balance (including new purchases) in all states except MN and NM; Average Daily Balance (excluding new purchases) in MN and NM.
Annual fees	None
Minimum finance charge	\$0.50, except none in AR, DC, HI, IA, IL, MD, NE, NC, NM, and RI.
Late fee	Varies in amount from state to state. There is no late fee in some states and it may be as high as \$39.00 or 5% of the amount past due in other states.

* The Default APR is charged if you fail to make the required minimum payment by the due date for 2 consecutive billing cycles.

** The Federal Reserve Discount Rate is the Discount Rate established by the Federal Open Markets Committee of the Federal Reserve Board. The Committee may increase or decrease the Discount Rate when it deems a change appropriate. The information about the costs of the card described in this application is accurate as of October 2008. This information may have changed after that date. To find out what may have changed, call us at 1-800-877-3818.

JARED THE GALLERIA OF JEWELRY RETAIL INSTALLMENT CREDIT AGREEMENT

In this Jared The Galleria Of Jewelry Retail Installment Credit Agreement ("Agreement"), the words "you" and "your" refer to any person who electronically signs the Application for this Account or this Agreement, has requested and is issued a Jared The Galleria Of Jewelry credit card, or is authorized to use this Jared The Galleria Of Jewelry Credit Card Account ("Account"). "We", "us", and "our" refer to Sterling Jewelers Inc., d/b/a Jared The Galleria Of Jewelry, P.O. Box 3880, Akron, OH 44309-3880, its subsidiaries and affiliates, and any person to whom this Agreement and/or any amount due on this Account may be assigned. "Account" means your Jared The Galleria Of Jewelry Account, which will be governed by this Agreement. "Authorized User" means any person you permit to use your Account or who has apparent authority to do so. "Card" means any access device or method by which the Account may be accessed, including the Account number.

1. Promise to Pay: You promise to pay us for all credit extended on this Account and all other amounts owed to us under the terms of this Agreement. You are responsible for any charges you make and any charges made by anyone else you have authorized to use this Account. You are also responsible for the use of each Card issued on this Account according to the terms of this Agreement. You may request additional Cards on this Account for yourself or others and you may permit an Authorized User to have access to the Card or Account number. However, if you do so, you must pay us for all charges made by those persons. See Paragraph 24 for details. When you electronically sign the Application for this Account, you will be agreeing to everything written here. Therefore, before you sign the Application, you should read this entire Agreement, which includes the cost-of-credit disclosures required by federal law. The information you provide on the Application that identifies you is incorporated in this Agreement by reference. This Agreement will not be effective until we approve your Application.

2. Balances: Each transaction or group of transactions subject to the same terms (such as the APR) shall be considered part of the same balance. The balance subject to the Regular APR and the other regular terms set forth in this Agreement is your Account's regular balance. We calculate your total regular balance each billing cycle by taking the regular balance for the prior billing cycle, adding any regular purchases, fees, finance charges, and other debits, and subtracting any payments or other credits, as of the closing date for that billing cycle. Balances subject to promotional terms are promotional balances. We calculate the total of any promotional balance by adding any promotional purchases for that balance and subtracting any payments allocated to that promotional balance or other credits. We also may establish other balances, such as a Delinquency Balance pursuant to Paragraph 9, as required. We calculate the total of any such balance by adding any debits to the balance and subtracting any payments allocated to the balance or other credits. You authorize us to allocate any

We are pleased to accept your individual application* for credit

In one name only and based solely on your own credit worthiness. To Apply for a joint or co-signed account, please see a sales associate at any of our convenient locations.

ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE NEED NOT BE REVEALED IF YOU DO NOT WISH TO RELY ON IT TO OBTAIN CREDIT.
Summary of Terms & Conditions

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P.O. Box 2000
Chester, PA 19022



08/30/2007

TransUnion.

POCPEP00300319-I003885
BRIAN M. WILSON
5512 TINCUP DR
LAS VEGAS, NV 89130

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Our investigation of the dispute you submitted is now complete. The results are listed below and a new copy of your credit report is enclosed.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last one year for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the name, address and telephone number of anyone we contacted for information.

Thank you for helping ensure the accuracy of your credit information.

Investigation Results

ITEM	DESCRIPTION	RESULTS
AARGON AGENCY INC	# 1670005860	VERIFIED, NO CHANGE

Any corrections to your identification requested by you have been made, and are included in the following credit report.

066

experian

Prepared for
BRIAN M WILSON
Report number
0437553147

Report date
September 04, 2007
www.experian.com/disputes Page 1 of 2

Investigation results

About our dispute verification process

This summary shows the revision(s) made to your credit file as a result of the verification we recently completed. If you still question an item, then you may want to contact the source of the information.

The federal Fair Credit Reporting Act states that you may:

- request a description of how we verified the information, including the business name and address contacted and the telephone number if reasonably available;
- add a statement disputing the accuracy or completeness of the information; and
- request that we send these results to organizations who have reviewed your credit report in the past two years for employment purposes or six months for any other purpose.

If no information follows, our response appeared on the previous page.

How to read your results	
Deleted - This item was removed from your credit report	<input type="checkbox"/> To receive a copy by mail, check this box and within 30 days return this original page to Experian, P.O. Box 9701, Allen, TX 75013. Copies will not be accepted.
Remains Updated - This item has been verified as accurate report to view the change. If ownership of the item was disputed, then it was verified as belonging to you.	<input type="checkbox"/> To receive a copy by mail, check this box and within 30 days return this original page to Experian, P.O. Box 9701, Allen, TX 75013. Copies will not be accepted.

Items we investigated	
Credit items	We completed investigating the items you disputed with the sources of the information. Here are the results:
Outcome	Reviewed - This item was either updated or deleted; review this report to learn its outcome

How to read your results	
Deleted - This item was removed from your credit report	<input type="checkbox"/> To view a full copy of your corrected credit report, visit experian.com/viewreport .
Remains Updated - This item has been verified as accurate report to view the change. If ownership of the item was disputed, then it was verified as belonging to you.	<input type="checkbox"/> To receive a copy by mail, check this box and within 30 days return this original page to Experian, P.O. Box 9701, Allen, TX 75013. Copies will not be accepted.

Additional information	
To order a copy of your VantageScoreSM from Experian visit experian.com or call 1 888 322 5583.	<input type="checkbox"/> To receive a copy by mail, check this box and within 30 days return this original page to Experian, P.O. Box 9701, Allen, TX 75013. Copies will not be accepted.

Protect and manage your credit with Credit Manager, www.creditexpert.com

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

experian

Prepared for
BRIAN M WILSON
Report number
0437553147

Report date
September 04, 2007
www.experian.com/disputes
Call 800 509 8495

Page 2 of 2

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February 11, 2008

Brian M Wilson
5512 Tincup Dr
Las Vegas, NV 89130

In regards to: Credit Reporting Agency Disputed Item

Experian
701 Experian Pkwy
Allen, TX 75002
Attention: Consumer Disputes

To Whom It May Concern:

It has come to my attention that you are reporting what I believe to be inaccurate data which we dispute and this letter is an appeal for your assistance. As a reporting agency you are governed by the Fair Credit Reporting Act (FCRA), which protects consumers from inaccurate, outdated or invalidated information reporting of their credit file. The FCRA states that it's the Bureau's responsibility to ensure that all information contained within consumer credit files is accurate and free from errors.

The following information has been allowed to be reported on my credit file, I have been denied credit and have been publicly embarrassed and humiliated. In an effort to investigate these accounts, I contacted the collection agency and asked for documentation.

The FCRA, 15 U.S.C. Section 1692g(a), mandates in no uncertain terms that a debtor has 30 days to dispute the validity of a debt. If the creditor cannot provide sufficient evidence that the debtor was given adequate notice, the debtor must be given another 30-day debt-validation period, and the creditor must provide evidence the debtor is liable for the account(s) in question.

Attachments to support my claims on the following accounts have been included with this dispute letter and are noted in the listing below. I've sent several notices to these creditors or collection agencies requesting validation of the account(s) below, but they failed to provide adequate documentation proving my liability for the account in question: I hereby dispute these debts and request the following items be thoroughly investigated and deleted:

Argon Agency Inc - 167000XXXX \$397.00

This is not my debt, and the collection agency has failed to respond to my written requirements for proof of the debt. I have filed a formal complain in US District Court for removal of this debt from my credit file. I have enclosed a copy of the court filing.

Sincerely,

- 2 -

March 12, 2009

Brian M Wilson

Enclosure (1) – US District Court filing

February 11, 2008

Brian M Wilson
5512 Tincup Dr
Las Vegas, NV 89130

In regards to: Credit Reporting Agency Disputed Item

TransUnion
PO Box 1000
Chester, PA 19022

To Whom It May Concern:

It has come to my attention that you are reporting what I believe to be inaccurate data which we dispute and this letter is an appeal for your assistance. As a reporting agency you are governed by the Fair Credit Reporting Act (FCRA), which protects consumers from inaccurate, outdated or invalidated information reporting of their credit file. The FCRA states that it's the Bureau's responsibility to ensure that all information contained within consumer credit files is accurate and free from errors.

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Sincerely,

Brian M Wilson

Enclosure (1) - US District Court filing

*** 185264326-003 ***
P.O. BOX 2000
Chester, PA 19022-2000

TransUnion.

FEBRUARY 19, 2008

FILE NUMBER 185264326

12391 0000702E 00C1 2'01USA1
BRIAN M WILSON
5512 TINCUP DR
LAS VEGAS, NV 89130

Thank you for contacting TransUnion. Our goal is to maintain complete and accurate information on consumer credit reports. We have provided the information below in response to your request.

Re: Dispute Status : AARGON AGENCY#.05860

We are unable to accept the documentation you sent. However, TransUnion will contact the source of the disputed information to advise them of your dispute. We will ask them to verify the accuracy of the reported information. When the investigation is completed, you will receive written response and/or a copy of your updated credit report to notify you of the results.

Re: Verification Documents not Available

We store information in our records as it is supplied to us by creditors. When information is disputed, we are required to investigate and record the current status of the information. We do not provide dispute verification responses received from creditors. If you need to obtain documentation or written verification concerning your accounts, then please contact your creditors directly.

If you have any additional questions or concerns, please contact TransUnion at the address shown below, or visit us on the web at www.transunion.com for general information. When contacting our office, please provide your current file number 185264326.

P.O. BOX 2000
CHESTER, PA 19022-2000

*** 185264326-004 ***
 P.O. Box 2000
 Chester, PA 19022



02/23/2008 TransUnion.

POGKF700200097-I000385
 BRIAN M. WILSON
 5512 TINCUP DR
 LAS VEGAS, NV 89130

|||||

Our investigation of the dispute you recently submitted is now complete. The results are listed below.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last one year for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business name, address and telephone number of any company we may have contacted for information.

Thank you for helping ensure the accuracy of your credit information.

Investigation Results

ITEM	DESCRIPTION	RESULTS
AARGON AGENCY INC	# 1870005880	VERIFIED, NO CHANGE

File Number: 185264326
 Page: 1 of 1
 Date Issued: 02/23/2008

TransUnion.

Special Notes: If any item on your credit report begins with 'MED1', it includes medical information and the data following 'MED1' is not displayed to anyone but you except where permitted by law.

Account Information

The key to the right helps explain the payment history information contained in some of the accounts below. Not all accounts will contain payment history information, but some creditors report how you make payments each month in relation to your agreement with them.

N/A	<input checked="" type="checkbox"/>	<input type="checkbox"/>						
Not Applicable	Unknown	Current	30 days late	60 days late	90 days late	120 days late		

Adverse Accounts

The following accounts contain information which some creditors may consider to be adverse. Adverse account information may generally be reported for 7 years from the date of the first delinquency, depending on your state of residence. The adverse information in these accounts has been printed in brackets or is shaded for your convenience, to help you understand your report. They are not bracketed or shaded this way for creditors. (Note: The account # may be scrambled by the creditor for your protection).

AARGON AGENCY INC #1670005860

3160 S VALLEY VIEW BLVD
 SUITE 206
 LAS VEGAS, NV 89102-8316
 (800) 326-7118

Balance: \$397
 Date Verified: 08/2006
 Original Amount: \$391
 Original Creditor: IMPULSE TELECOM
 Past Due: \$397

Pay Status: COLLECTION ACCOUNT
 Account Type: OPEN ACCOUNT
 Responsibility: INDIVIDUAL ACCOUNT

Loan Type: COLLECTION AGENCY/ATTORNEY

Remarks: PLACED FOR COLLECTION

Date placed for collection: 05/2006

Estimated date that this item will be removed: 09/2010

- End of investigation results -

To view a free copy of your full, updated credit file, go to our website <http://disclosure.transunion.com>